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THE SOUTHERN Life Insurance Company.

LETTER OF GEN. J. B. GORDON.

Editor Atlanta Constitution: You have generously tendered the use of your columns, that I may reply to a malicious attack, made by the Insurance Times, of New York, upon an institution, with which many honorable gentlemen, in this and other Southern States, are connected.

Until suggested by friends not connected with the Southern Life Insurance Company—the institution assailed—I had not thought it necessary to reply, and for the following reasons:

First: All the agents of the Southern Life had been directed to use the article in question as the best canvassing document with which they were armed.

In the next place, I had supposed that a journal which had no regard for truth, and the endorsement of which is a matter of mere bargain and sale, would produce no other effect than the one realized, viz: the strengthening of the "Southern Life."

I had supposed that no Southern man could be influenced by the statements of a journal which had published, as I had shown in a former card, twelve wilful, unmitigated falsehoods, in the short space of sixteen lines.

In the next place, it had occurred to me, that the very animus of this editor, which is so patent, his hatred of every thing Southern, his contemptible thrust at the incapacity of the Southern people to manage Life Insurance, his meek suggestions in another article of the same paper, that all Southern and Western companies give up the business of Insurance to the North, and his complaint of our clannishness, because, forsooth, we presumed to retain Southern money in Southern States, would have been a sufficient answer for every Southern man.

For these reasons I had thought it unnecessary to write. At the suggestion of friends, however, I reply briefly.

The Times evidences its ignorance of facts, or its total disregard of truth, or both, by its reference to General Gordon. A stranger has not now, nor ever had, any connection whatever with this company.

The Times says the losses of the Southern Life have been heavy, and compares it with certain picked companies from the North.

The losses have been heavy, but the business has been heavy too. If a merchant does one million of profitable business, does he not expect greater loss in bad debts, etc., than another who does one-tenth of the business? If a Life Company insures 5,000 lives, must it not have, of necessity, a larger number of its insured die, than another which insures only 500 lives?

The Southern Life lost more than its picked company—the Great Western—but it did vast more business. Why did not the editor of the Times give the amount of loss by each, and then draw the comparison? Does not the merest child in figures understand this to be the only way to get at the ratio of loss? Yes; but it did not suit the purpose of the Times. Let the facts be known.

This picked company is shown by the New York reports of 1868, to have received \$80,257, and to have paid out the same year in cash, \$63,417. Thus expending absolutely over \$3,000 more than it received. While the Atlanta Department on gross premiums to the amount of nearly \$200,000, spent in losses and expenses of every description, only 39 per cent, of its receipts, and the whole company increased its assets—in six months—over \$126,000. Besides, the Times knows, as every insurance man does, that losses equalize themselves in the course of years—so that the general average is preserved. This is the foundation of all life tables. As illustrative of this the Atlanta Department in its immense business, receiving nearly 1,000 applications has sustained but one loss—Amos E. Ward, for \$10,000—since its organization, and the other departments losing in but little

greater ratio. Hence, the heavy accumulation. Yet in the estimation of the Times, the Southern Life is unsound and the Great Western perfectly good. Why so?

The animus of the article furnishes the solution. The one is Southern—the other Northern.

Again this honest sheet seeing the absurdity of its position, seeks to stab the Southern Life by attacking the integrity of its officers. It says the statement of our assets is "cooked up"—that is fixed up to deceive—not true. In other words the officers of this company, in swearing to the statement of assets and liabilities, swore falsely—perjured themselves. Does he intimate that by any possibility the officers of his pet companies could "cook up" statements? No! How is this? Again, the animus of his paper furnishes the reply. One set of officers are Southern—the other Northern.

The Times says, the Southern Life is one on the high road to Bankruptcy, but its pets are all sound. What do the figures show? That the Southern Life has \$300 00 for every \$100 00 of liability, while the largest companies in the North have less than \$150 00 of liability; yet, in the estimation of the Times, the Southern Life is Bankrupt, and his companies perfectly sound. How so? Again, let the animus of that paper answer. The one is Southern—the other Northern.

The gist of the controversy is this—whether officers of Southern companies swear falsely, and officers of Northern companies, truthfully. Whether the gentlemen whose reputations are identified with this institution are to be believed, or the Times. Or, if outside testimony is preferred, the Times, or the Southern press.

The Times says the Southern Life is "totally unsound."

The Memphis Appeal says: "Its assets are now over \$500,000. * * * It deserves the patronage of the Southern people and its business shows that it is getting it."

The Memphis Avalanche is equally strong in its endorsement.

The Atlanta Intelligencer says: "This company, we do not hesitate to say, is one of the most reliable as well as successful in, not only the South, but in the whole country."

The Constitution says: "By its reliability, liberal features, and its patriotic object, it is achieving a success unparalleled in the annals of Life Insurance."

The Louisville Courier says: "With ample capital and large surplus, it at once guarantees to policy holders perfect security," and urges Southern people to patronize it, because it retains the money at home.

I might fill whole columns with extracts from leading journals in South Carolina and elsewhere, but these may answer for an offset for the Times—possibly.

The Times, however, charges that we pay for these puffs! But is the Times paid for its puffs? Oh, no. These journals can be bought; the Times can not. How is this? Plainly, the answer must be—these are Southern—these are Northern.

But, I deny that one cent was ever paid for any endorsements I have quoted. I did pay some of the Southern papers to insert a former card in reference to this same card, others would receive nothing. I propose to continue to pay to get these facts before the people. The Southern Life is able to pay; it will make money by spreading them before the country, and it will continue to do it.

The Times will find, I imagine, that it has undertaken a difficult task, in trying to teach the people of these States that there are not brains or integrity enough in the South to manage Life Insurance; that the officers of this company, at Memphis, have sworn falsely; men, whose high and responsible positions as Railroad and Bank Presidents, indicated the unlimited confidence of the country in their common sense, integrity and financial ability. It will not be easy to convince the South that

the long list of Southern gentlemen, connected with this institution, are engaged in a grand scheme to defraud and swindle the widows and orphans of the South; or, that they will settle less fairly with policy holders than companies from the Times' section—some of whom boast of accumulated millions by the forfeiture of rebel policies—who have one price for the North, another for the South, and who have endeavored to purchase the policies of rebel widows for a contemptible pittance of the sum insured.

He mistakes the Southern people when he supposes them so ignorant of Life Insurance, as to believe a company from the North, with less than \$150 00 of assets to \$100 00 of liability is stronger and safer than a Southern company, which has \$300 00 for every \$100 00 of liability. Or when he imagines the South so North struck as to believe, because a company hails from that section, it can pay its President, as a salary \$25,000 of the policy holders' money, and another offers 45 per cent. commissions, and yet be more economically and better managed than a Southern company which pays its President—who in financial ability is the peer of any—only \$3,000, and its best agents less than one-half of the above commissions; or that a company from the North, which pays 50 to 57 per cent. to its stockholders, is better for the insured than the Southern Life, which notwithstanding its rapid accumulations, has not paid one dollar to its stockholders, but has paid 40 per cent. to its policy holders.

The Times began the war upon Southern institutions, and strikes the Southern Life only because it is the Pioneer. The success of this company has checked the drain of money from our section, hence the Times' complaint of our sectionalism. We make our humble acknowledgments of being intensely sectional, if an honest effort to retain Southern money at home, be sectional.

In conclusion, I acknowledge my indebtedness to the Times for the opportunity he has afforded of getting these facts before the people. The Southern Life invites its further attacks. If the solid assets of this company, and its patriotic purposes, do not commend it to the confidence and support of our people, it will never ask the aid of the Times. If such sheets can destroy the confidence of the Southern people in the directors and stockholders of this company, then, indeed, have these gentlemen lived to little purpose.

Respectfully,
JOHN B. GORDON,
President Atlanta Department Southern Life Insurance Company.

A TRUE SNAKE STORY.—On the 4th of July last, one of Wadwell's "pets," while on a little excursion into the country, came upon a large moccasin snake, which he succeeded in capturing. He gave it to one of the guards, who caged the reptile and tried to domesticate it. Eight weeks have elapsed, and during that time the snake has, although apparently in first-rate health, has not taken a morsel of food of any kind. She has, however, within a few days past, astonished her keeper by giving birth to forty-two young ones, which are now alive and squirming. The youngsters are as lively as crickets, and may occasionally be seen in squads of a dozen or so at a time going down the throat of the fond "parent," either as a refuge from danger, or perhaps to take their meals in some in comprehensible manner.

The gentleman having this happy family in charge has been at a loss to know what to feed them with, and has not yet found anything that they relish. A day or two ago a live frog was put into the cage, and it was hard to tell whether frog or snake was the more frightened. A mouse was then put in, but this venture was still more unsuccessful, for the mouse created a panic by devouring one of their number, notwithstanding the victim was eight inches long, and armed with the sharpest of venom-pointed fangs.—*Richmond Dispatch*

DRYING FIGS.—You ask for the cheapest and best plan of drying fruit. I do not know that I can give either the cheapest or the best, but will give my mother's plan for drying figs for family use. They are equally good as the Mediterranean, and keep as well the year through. Gather the figs carefully, when just ripe, with the stems on.—Take a large needle and thread and pass through each stem, not letting them quite touch each other on the string. Make a syrup of light brown sugar, using very little water, dip each string in the hot syrup, and hang up to dry: If the sun is very hot, hang in the sunshine, if not, hang over the stove; they require to be dried quickly to prevent souring. Dip in the syrup three or four times during the time of drying; when dry enough pack closely in boxes or jars.—Perhaps some one will give a plan for drying on a larger scale.

KEEP your feet dry, is sound and wholesome advice. Here is something that will help you to accomplish this desirable object:—

"I have had three pair of boots for the last six years, (no shoes,) and I think I shall not require any more for the next six years to come. The reason is that I treat them in the following manner; I put a pound of tallow, and a half a pound of rosin in a pot on the fire; when melted and mixed, I warm the boots and apply the hot stuff with a painter's brush until neither the sole nor upper leather will suck any more. If it is desired that the boots should immediately take a polish, dissolve an ounce of wax in a teaspoonful of lamp-black, a day after the boots have been treated with the tallow and rosin, rub over them this wax in turpentine; but not before the fire. Thus the exterior will have a coat of wax alone, and shine like a mirror. Tallow or other grease becomes rancid, and rots the sticking as well as the leather; but the rosin gives it an antiseptic quality which preserves the whole.

A PLAN FOR DESTROYING CATERPILLARS.—A correspondent of the Savannah Republican, writing from Madison, Florida, makes the following statement:

A photographer, by name H. B. McCallum, experimented while here upon his theory of killing caterpillars. He, together with a few citizens, visited the fields of S. M. McCoy, and Inglis and Thomas, and used his vapor with so much success that he intends patenting his invention.

A strong solution of chemicals are thrown upon the plant, killing the caterpillar immediately, with no injurious effects to the plant nor to the laborers in the field. He is willing, he says, to inhale the vapor himself for an hour.

A lady, proudly conscious of her dignity, while descending on the superiority of nobility, remarked to a company of visitors that the three classes of the community, nobility, gentry, and commonalty, might well be compared to china, delf, and crockery. A few minutes elapsed, when she sent to the nursery for her little girl. John, the footman, was dispatched with orders to the nursery maid, to whom he bawled from the bottom of the stairs, "Hallo! crockery, bring down little china."

An Irishman, on his way to Manchester, arrived at the forks of the road, where stood a sign-board that read: "Manchester four miles." "Man chased her four miles! Be the holy pater, I could have caught her meself in half the distance."

Love is like music. Some instruments can go up to octaves, some four, and some all the way from black thunder to sharp lightning. As some of them are susceptible only of melody, so some hearts can sing but one song of love, while others will run in a full choral harmony.

A boot-black whose energies were taxed by the huge shoes of a private, belonging to Co I. kneeling down, looked over his shoulder to a comrade, and exclaimed:

"Lend me a spit, Jim; I've got an army contract!"

PEACH ORCHARD FORTY-FIVE MILES LONG.—George F. Akers, of Nashville, who is at present on a visit to Virginia, writes to a friend in Nashville from Petersburg that "the breast-works in front of Petersburg, thrown up by the Confederates during the late war, extending to the left towards Richmond about twenty-five miles, for the defence of the city, have grown up in a continuous line of peach trees of every variety, yielding an abundant crop the present year. This is the only legacy left by our poor fellows who were on the advance line within 100 yards of the enemy. Having eaten the fruit while on picket duty, they cast the seed aside and now they appear in one continuous line of forty-five miles in beautiful trees, yielding the greatest variety of the finest fruit.

CROPS IN GEORGIA.—A friend, says the Macon (Ga.) Telegraph, who has just returned from a trip on the Memphis and Charleston Road, West of Chattanooga, is eloquent on dry times. He says he saw nothing worthy the name of crops on the lines of rail road from Marietta to Tusculum. Every thing looked burnt up. The Tennessee river was very low—at the shallowest parts with only eight inches of water. Navigation was stopped, much to the hindrance of parties who were waiting supplies of iron and merchandise.

The Supreme Court of California has rendered an important decision in support of the real rights of woman. A wife was driven from her home by her husband, and had no means of support. She brought suit to compel him to set aside out of his property acquired since their marriage, a sufficient amount to sustain her and her child. Under the old English law, such an action would not lie, but a majority of the court decided in favor of the wife, holding that adherence to the English law, in this or similar cases, would be a reproach to civilization.

The mills in New England that manufacture prints, having worked up their stock of raw material, have, it is reported, very generally suspended operations until the new crop of cotton comes into the market. It is also stated that some of the large mills in Fall River which make this kind of printed cotton cloth contemplate putting their mills on short time until trade assumes a more encouraging aspect in regard to this particular line of business.

FATAL EFFECTS OF LIGHTNING.—On Wednesday afternoon last, during the heavy storm, a Mr. Crocus and his two sons, (who were employed on Major Swygert's plantation, in Lexington,) took refuge under a tree, which was struck by lightning, and one of the sons was instantly killed, the right leg of the father paralyzed, whilst the other son escaped without injury.

A BEAR KILLED.—A large bear was killed on Sunday, the 8th instant, about six miles from Conwayboro, by Jackson Fowler, Everett Watts, and others.—The Horry News says he had been killing hogs in the neighborhood, and was routed up, and all the dogs in the vicinity put after him. The chase is reported as a fine one. The bear weighed 116 pounds net weight.

An old lady who had insisted on her minister praying for rain, had her cabbage cut up by a hailstorm, and on viewing the wreck, remarked that she "never knew him to undertake anything without overdoing it."

In France and Spain the grapes for wine are crushed and mixed by naked males and females trampling them up to their waists in the vats. Perhaps this is the way good wine gets its "body," if not also its "bouquet."

YOUNG SWELL.—"We don't go down Grand-street, for I haven't paid my tailor his Christmas bill yet, and if he should see me, he might feel embarrassed."

A LADY asked Prof. Mott how to serve a dinner "Eat it madam," was the reply.

NEWS ITEMS.

Example teaches more than words. Love is the most intelligible when it is unable to express itself in words.

What nation produces the most marriages? fasci-nation.

When does a woman's tongue go fastest?—When it is on a railway.

Why is love like a canal boat?—Because it is an internal transport.

To kiss a rosy-cheeked girl, and find your mouth filled with Venetian red, and she growing pale on it, it truly awful.

Take two letters from money, and there will be but one left. We know a fellow who took money from two letters, and there wasn't anything left.

"I'll give that girl a piece of my mind," exclaimed a certain young fellow. "I would not," replied his uncle; you're none to spare."

A Yankee, wishing for some sauce for his dumplings, forgot the name of it, and said; "here, wait, fetch me some of that gravy that you wallow your dumplings in?"

Life is divided into three terms; that which was, which is, and which will be. Let us learn from the past to profit in the present, and from the present to live better in the future.

The most important truth can not be too early learned, nor the journey that leads heavenward too soon begun. The enemy is awake while we slumber, and if we neglect to cultivate the good seed, his tares will cover all the surface.

A couple of fellows who were pretty thoroughly soaked with bad whiskey, got into the gutter. After floundering about for a few minutes, one of them said; "Jim, let's go to another house—this hotel leaks."

Grant complains of being frequently snubbed while traveling incog. Well, whose fault is that? If he does not look like a great man he cannot expect to be treated like one. Even Jesse will acquit the public of all blame on that account.

'Well Patrick,' said the doctor, how do you do to-day?"

"O, dear, doctor, I enjoy very bad health entirely. This rheumatism is very distressing indeed. When I go to sleep I lay awake all night, and my toe is swelled up as big as a goose's egg, so when I stand up I fall down directly, and so I do."

A colored child, aged about five years, living on the farm of Mr. Edward Cole, in Albermarle County, Va., a few days since got into the hog lot on the farm, and caught a young pig by the tail. The old hog, attracted by the squealing of the pig, attacked the child and literally tore it to pieces. One foot and one arm, were entirely eaten off, and the body otherwise horribly mutilated.

"My Dear," said an anxious matron to her daughter, "it is very wrong for young people to be throwing kisses at one another."

"Why so, mama? I'm sure they don't hurt, even when they hit."

A story is told of a jolly fellow who resided in Chicago about four years, and, while on an Eastern visit, was asked how he liked the water out West.

"By George Mr. Jones," said he, after a moments reflection, "I never thought to try it!"

A boy at Lake Station Miss., who was flying a large kite, the cord of which he had imprudently wound about his body, was carried up in a sudden gust about one hundred feet into the air, and was leaving the earth at a rapid rate, when a friendly tree interposed its branches, and he was rescued in a somewhat bruised condition.

JOSH BILLINGS was asked. "How fast does sound travel?" and his idea is that it depends a great deal upon the noise you are talking about. "The sound of a dinner-horn, for instance, travels half a mile in a second, while an invitation to get up in the morning I have known to be 3 quarters of an hour going up 2 pair of stairs, and then not hav strength left to be heard."